

Earl, Susan
115 Comstock Trail
Sparta, NJ 07871

139-60-9299

NOVARTIS CONSUMER HEALTH
IEB, OTC and MNT
2003 Benefit Statement

THIS STATEMENT REFLECTS YOUR CURRENT ENROLLMENT IN THE BENEFITS LISTED BELOW. PLEASE KEEP THIS FORM AS A REFERENCE FOR 2004 ANNUAL BENEFITS ENROLLMENT. ADDITIONAL ENROLLMENT MATERIALS WILL FOLLOW.

	COVERAGE	DEPENDENT(S) COVERED:	
MEDICAL PPO - Before Tax	You + Two or More	Spouse Daughter Son Daughter Daughter	Earl, Joseph Chrane, Britney Earl, Joseph J Earl, Jeanne L Earl, Natalie A. 152-64-4113 000-00-0000 153-02-6607 144-06-6347 154-08-9263
DENTAL Indemnity Dental Plan	You + Two or More	Spouse Daughter Son Daughter	Earl, Joseph Chrane, Britney Earl, Joseph J Earl, Jeanne L 152-64-4113 000-00-0000 153-02-6607 144-06-6347
VISION Currently Not Enrolled			
LEGAL Currently Not Enrolled			
FLEXIBLE SPENDING ACCOUNT(S) FSA - Health Care FSA - Dependent Care	Currently Not Enrolled Currently Not Enrolled		ANNUAL PLEDGE
DISABILITY INSURANCE(S) LTD BUY-UP	Currently Not Enrolled		
LIFE/ACCD INSURANCE(S) Supplemental Life - 8X Pay Spouse Life			COVERAGE \$ 497,000 \$ 500,000

EARL 000279

Earl, Susan
115 Conestoga Trail
Sparta, NJ 07871

138-60-9239

NOVARTIS CONSUMER HEALTH
I&B, OTC and FMT
2003 Benefit Statement

THIS STATEMENT REFLECTS YOUR CURRENT ENROLLMENT IN THE BENEFITS LISTED BELOW. PLEASE KEEP THIS FORM AS A REFERENCE FOR ENROLLMENT. ADDITIONAL ENROLLMENT MATERIALS WILL FOLLOW.

	COVERAGE	DEPENDENT(S)	COVERED:	
MEDICAL				
PPO - Before Tax	You + Two or More	Spouse	Earl, Joseph	152-64-4113
		Daughter	Chrane, Brittny	000-00-0000
		Son	Earl, Joseph J	153-02-6607
		Daughter	Earl, Jeanne L	144-06-6347
		Daughter	Earl, Natalie A.	154-08-9263
DENTAL				
Indemnity Dental Plan	You + Two or More	Spouse	Earl, Joseph	152-64-4113
		Daughter	Chrane, Brittny	000-00-0000
		Son	Earl, Joseph J	153-02-6607
		Daughter	Earl, Jeanne L	144-06-6347
VISION				
Currently Not Enrolled				
LEGAL				
Currently Not Enrolled				
FLEXIBLE SPENDING ACCOUNT(S)				
FSA - Health Care	Currently Not Enrolled			
FSA - Dependent Care	Currently Not Enrolled			
DISABILITY INSURANCE(S)				
LTD Buy-Up	Currently Not Enrolled			
LIFE/AD&D INSURANCE(S)				
Supplemental Life - 8X Pay				
Spouse Life				
				ANNUAL PLEDGE
				COVERAGE
				\$ 497,000
				\$ 500,000

EARL 000280